

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James F Archer
 Debtor

Case No. 15-15863-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Mar 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2017.

db
 13581704 +James F Archer, 21 Peacemaker Drive, Parkesburg, PA 19365-9177
 13581706 +Barbara Brand, Esquire, 3 Rosetta Drive, Phoenixville, PA 19460
 13581707 +Deborah Brand, 3 Rossiter Ave., Phoenixville, PA 19460-2509
 13616335 +Farmers Insurance, 4680 Wilshire Blvd, Los Angeles, CA 90010-3807
 13645909 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 13581710 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 13581712 +Sadsbury Township, c/o Lamb Windle Mcerlane, 24 E Market, West Chester, PA 19382-3151
 13581713 +Tri County Water, 3685 Leike Road, Parkesburg, PA 19365-1704
 13630874 +U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096,
 Dallas TX 75261-9096
 13581714 +VNB LOAN SERVICES, 747 Chestnut Ridge Rd, Spring Valley, NY 10977-6224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Apr 01 2017 01:56:45 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 01 2017 01:56:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 01 2017 01:56:24 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13581708 +E-mail/Text: bankruptcy.notices@hdfsl.com Apr 01 2017 01:56:52 Harley Davidson Financial,
 4150 Technology Way, Pvc, Carson City, NV 89706-2026
 13581709 +E-mail/Text: bankruptcy@huntington.com Apr 01 2017 01:56:15 Huntington Bank,
 7 Easton Oval, Columbus, OH 43219-6060
 13581711 +Fax: 407-737-5634 Apr 01 2017 03:17:13 Ocwen Loan Servicing LLC, 1661 Worthington Road,
 Suite 100, West Palm Beach, FL 33409-6493

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13581705 Carol Pringle

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Et Al...
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
 JOSEPH F. CLAFFY on behalf of Debtor James F Archer claffylaw@gmail.com,
 claffylaw@aol.com; claffylawecf@gmail.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, as Indenture
 Trustee for Springleaf Mortgage Loan Trust 2013-2 bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al...
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, as Indenture Trustee
 for Springleaf Mortgage Loan Trust 2013-2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
 THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>James F Archer</u>	Social Security number or ITIN	xxx-xx-2795
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-15863-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James F Archer

3/31/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.